

Application No. 09/997,790

Amendments to the Specification

On page 23, lines 4-7 of the Application as filed, please replace the paragraph with the following paragraph as amended:

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Timely Provision of information. In a typical mode of operation, a piece of advice may enter the consumer computer and remain resident for an extended period of time before becoming relevant. Information information is displayed when it has become applicable, not before it does.